

Form B240A/B ALT - Reaffirmation Agreement (04/10)

☐ Presumption of Undue Hardship  
☐ No Presumption of Undue Hardship  
(Check box as directed in Part D: Debtor's Statement in Support of Reaffirmation Agreement.)

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PA  
PHILADELPHIA

In re MARK W SCIUMECA

Case No. 1117348

Debtor

Chapter 7

**REAFFIRMATION AGREEMENT**

*[Indicate all documents included in this filing by checking each applicable box.]*

- ☐ Part A: Disclosures, Instructions, and Notice to Debtor (pages 1 - 5) ☐ Part D: Debtor's Statement in Support of Reaffirmation Agreement  
☐ Part B: Reaffirmation Agreement ☐ Part E: Motion for Court Approval  
☒ ~~Part C: Certification by Debtor's Attorney~~ *file per se*

*[Note: Complete Part E only if debtor was not represented by an attorney during the course of negotiating this agreement. Note also: If you complete Part E, you must prepare and file Form 240B - Order on Reaffirmation Agreement.]*

Name of Creditor: Wells Fargo Home Mortgage

☐ *[Check this box if]* Creditor is a Credit Union as defined in §19(b)(1)(a)(iv) of the Federal Reserve Act

**PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR**

**1. DISCLOSURE STATEMENT**

*Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:*

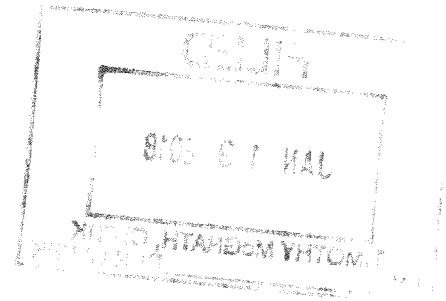
**SUMMARY OF REAFFIRMATION AGREEMENT**

This Summary is made pursuant to the requirements of the Bankruptcy Code.

**AMOUNT REAFFIRMED**

The amount of debt you have agreed to reaffirm: **\$ 270,173.42**

*The amount of debt you have agreed to reaffirm includes all fees and costs (if any) that have accrued as of the date of this disclosure. Your credit agreement may obligate you to pay additional amounts which may come due after the date of this disclosure. Consult your credit agreement.*





3476 Stateview Blvd.  
MAC: x7801-014  
Fort Mill, S.C. 29715  
800-274-7025

MICHAEL A CIBIK  
CIBIK & CATALDO, P.C.  
1500 WALNUT ST STE 900  
PHILADELPHIA PA  
19102

To: Judge Frank  
FM: MARK SCUNECA  
11-17348-elf  
chapter 7

May 6, 2016

Loan 708- XXXXXX 3993

To Whom It May Concern:

Enclosed please find a reaffirmation agreement signed by Wells Fargo Home Mortgage. It is *not* our policy to file reaffirmation agreements with the court. Please have this reaffirmation agreement filed with the court and forward a copy of the filed stamped reaffirmation agreement to Wells Fargo Home Mortgage at the above listed address.

Should you have questions, feel free to contact Wells Fargo Home Mortgage at the above referenced number.

Reaffirmation Processor  
Bankruptcy Department

Enclosure: Signed Reaffirmation Agreement

cc:  
New Agreement (updated).  
Notified by Attorney  
JAN 5 of new Agreement.  
Asked him to have it faxed  
or sent registered mail.  
NO Agreement. BANK said  
IT WAS A policy MATTER.  
Did not send.

Mortgage was Always  
Current.

*MJ*

Original Reaffirmation Agreement  
was sent to Michael Cibik. The  
Agreement was lost, WFB should not  
provide another Agreement.  
FILER HAD NO KNOWLEDGE THE  
REAFFIRMATION WAS NOT IN THE  
filing.  
The Agreement was found five years  
later by FILER in folder from  
Cibik & Cataldo Law Firm. FILER  
Never checked credit Rating and  
did know Mortgage was in  
BANKRUPTCY. Michael Cibik refused  
to re-open the case. Demetrius  
Parish was hired to re-open CASE NOTIS-  
JAN 19. Demetrius Assured FILER WFB WAS  
Sending A New Agreement. See Email.  
Sanding A New Agreement. See Email.  
Sanding A New Agreement. See Email.

djpesq@gmail.com

Gmail

COMPOSE

RE: WF



Mark Sciumeca <marksciumeca@gmail.com>

to Demetrius

I am stunned and delighted. I was going to file per se today and let the chips fall. BUT knowing that judge Frank does not get in TRUSTS WFB. Why now? I will be here all morning. PLEASE ASK WFB TO SEND IT OVERNIGHT OR REGISTERED MAIL.

In your opinion do I have a disciplinary action against Michael Cataldo who "lost" the agreement in his office stacked with all my

Sent from Mail for Windows 10

From: Demetrius Parrish  
Sent: Friday, January 5, 2018 5:47 PM  
To: marksciumeca@gmail.com  
Subject: WF

Mark

Today I spoke to Drew from WF. He advised that WF is sending a reaffirmation agreement that we should be receiving soon.

Sent from my iPhone



Click here to [Reply](#) or [Forward](#)

Demetrius Parrish was discharged. WFB renegot on 1/5/18 Agreement to send an updated.

3.25 GB (21%) of 15 GB used

[Terms](#) - [Privacy](#)

Inbox (3)  
Sent Mail  
Drafts (34)  
All Mail  
Spam (877)  
Trash  
Categories  
Social (348)  
Promotions (7)  
Updates (871)  
Forums (1)  
Entertainment  
cell phone FIDG  
Design  
Family  
Health  
Food and Wine  
government  
Health (1)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PA  
PHILADELPHIA

|                 |                     |
|-----------------|---------------------|
| MARK W SCIUMECA | Case Number 1117348 |
| Debtor          | Chapter 7           |

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: Wells Fargo Home Mortgage
2. Amount of the debt subject to this reaffirmation agreement:  
\$ 270,173.42 on the date of bankruptcy \$ 270,173.42 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 4.50000% prior to bankruptcy  
4.50000% under reaffirmation agreement (☒ Fixed Rate ☐ Adjustable Rate)
4. Repayment terms (if fixed rate): \$ 1,794.39 per month for 333 months
5. Collateral, if any, securing the debt: Current market value: \$  
Description: Real property
6. Does the creditor assert that the debt is nondischargeable? ☐ Yes ☒ No  
(If yes, attach a declaration setting forth the nature of the debt and the basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

Debtor's Income and Expenses  
as Stated on Reaffirmation Agreement

- |   |   |
|---|---|
| 7A. Total monthly income from \$ <u>6100</u><br>Schedule I, line 16                       | 7B. Monthly income from all \$ <u>7,200</u><br>sources after payroll deductions   |
| 8A. Total monthly expenses \$ <u>2978</u><br>From Schedule J, line 18                     | 8B. Monthly expenses \$ <u>2798</u>   |
| 9A. Total monthly payments on \$ <u>0</u><br>reaffirmed debts not listed on<br>Schedule J | 9B. Total monthly payments on \$ <u>1973</u> <u>Mortgage</u><br>reaffirmed debts not included in<br>monthly expenses <u>2018</u>                            |
|   | 10B. Net monthly income \$ <u>2,492.01</u><br>(Subtract sum of lines 8B and 9B from<br>Line 7B. If total is less than zero, put the<br>number in brackets.) |

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the amount of each balance and the rate applicable to it are:

\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
\$ \_\_\_\_\_ @ \_\_\_\_\_ %;  
\$ \_\_\_\_\_ @ \_\_\_\_\_ %.

c. If the underlying debt transaction was disclosed as a variable rate transaction on the most recent disclosure given under the Truth in Lending Act:

The interest rate on your loan may be a variable interest rate which changes from time to time, so that the annual percentage rate disclosed here may be higher or lower.

d. If the reaffirmed debt is secured by a security interest or lien, which has not been waived or determined to be void by a final order of the court, the following items or types of items of the debtor's goods or property remain subject to such security interest or lien in connection with the debt or debts being reaffirmed in the reaffirmation agreement described in Part B.

Item or Type of Item

Original Purchase Price or Original Amount of Loan

3527 INDIAN QUEEN LA  
PHILADELPHIA PA 19129-1564

\$ 279,812.00

*Optional---At the election of the creditor, a repayment schedule using one or a combination of the following may be provided:*

**Repayment Schedule:**

Your first payment in the amount of \$ 1,794.39 is due on 10/01/11, but the future payment amount may be different. Consult your reaffirmation agreement or credit agreement, as applicable.

— Or —

Your payment schedule will be: \_\_\_\_\_ (number) payments in the amount of \$ \_\_\_\_\_ each, payable (monthly, annually, weekly, etc.) on the \_\_\_\_\_ (day) of each \_\_\_\_\_ ( week, month, etc.), unless altered later by mutual agreement in writing.

— Or —

A reasonably specific description of the debtor's repayment obligations to the extent known by the creditor or creditor's representative.

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2. INSTRUCTIONS AND NOTICE TO DEBTOR

**Reaffirming a debt is a serious financial decision.** The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).

2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.

3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.

4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.

5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.

6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.

7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.



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**YOUR RIGHT TO RESCIND (CANCEL) YOUR REAFFIRMATION AGREEMENT**

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled).

**Frequently Asked Questions:**

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the security property if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State's law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the security property, as agreed by the parties or determined by the court.

**NOTE:** When this disclosure refers to what a creditor "may" do, it does not use the word "may" to give the creditor specific permission. The word "may" is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don't have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

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**PART B: REAFFIRMATION AGREEMENT.**

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement:

2. Description of any changes to the credit agreement made as part of this reaffirmation agreement:

SIGNATURE(S):

Borrower:

Accepted by creditor:

MARK SCIUMECA

(Print Name)

Wells Fargo Home Mortgage

(Printed Name of Creditor)

(Signature)

3476 Stateview Blvd., Fort Mill, S.C. 29715  
(Address of Creditor)

Date: 1/19/2018

Co-borrower, if also reaffirming these debts:

(Signature)

(Print Name)

Karen Pauling, Bankruptcy Specialist

(Printed Name and Title of  
Individual Signing for Creditor)

(Signature)

Date of creditor acceptance:

Date: \_\_\_\_\_

October 24, 2011

PER SC Attorney

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**PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).**

*[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]*

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ *[Check box, if applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: \_\_\_\_\_

Signature of Debtor's Attorney: \_\_\_\_\_

Date: \_\_\_\_\_

Form B240A/B ALT - Reaffirmation Agreement (Cont.)

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PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

[Read and complete sections 1 and 2, OR, if the creditor is a Credit Union and the debtor is represented by an attorney, read section 3. Sign the appropriate signature line(s) and date your signature. If you complete sections 1 and 2 and your income less monthly expenses does not leave enough to make the payments under this reaffirmation agreement, check the box at the top of page 1 indicating "Presumption of Undue Hardship." Otherwise, check the box at the top of page 1 indicating "No Presumption of Undue Hardship"]

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$ \_\_\_\_\_, and my actual current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$ \_\_\_\_\_, leaving \$ \_\_\_\_\_ to make the required payments on this reaffirmed debt.

I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here:

INCOME EXCEEDS MORTGAGE PAYMENTS. THIS IS A  
PROPERLY WITH SIGNIFICANT POSITIVE CASH FLOW &  
ORIGINAL REAFFIRMATION WAS LOST BY MICHAEL CATALDO. I  
FOUND IT FIVE YEARS LATER IN FOLDER HIS OFFICE RETURNED TO ME  
(Use an additional page if needed for a full explanation.) WFB DOES NOT SEND REAFF. TO  
CLIENTS REPRESENTED BY  
CUBEL

2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: \_\_\_\_\_

(Debtor)

(Joint Debtor, if any)

Date: \_\_\_\_\_

1/19/2018

— Or —

[If the creditor is a Credit Union and the debtor is represented by an attorney]

3. I believe this reaffirmation agreement is in my financial interest. I can afford to make the payments on the reaffirmed debt. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: \_\_\_\_\_

(Debtor)

(Joint Debtor, if any)

Date: \_\_\_\_\_

Form B240A/B ALT - Reaffirmation Agreement (Cont.)

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**PART E: MOTION FOR COURT APPROVAL**

*[To be completed and filed only if the debtor is not represented by an attorney during the course of negotiating this agreement.]*

**MOTION FOR COURT APPROVAL OF REAFFIRMATION AGREEMENT**

I (we), the debtor(s), affirm the following to be true and correct:

✓ I am not represented by an attorney in connection with this reaffirmation agreement.

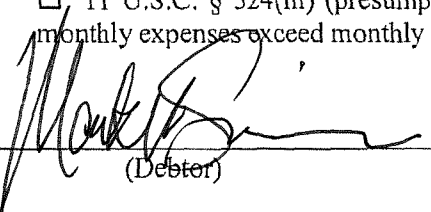
I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of this reaffirmation agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

☐ 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)

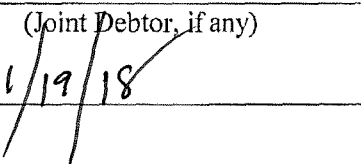
☐ 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income)

Signed :

  
(Debtor)

(Joint Debtor, if any)

Date:

  
1/19/18

B27 (Official Form 27) (12/09)

11. Explain with specificity any difference between the income amounts (7A and 7B):

MONTHLY GIFT FROM 93 year old FATHER to  
his children

12. Explain with specificity any difference between the income amounts (8A and 8B):

NONE

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Mark Scimeca

Signature of Debtor (only required if  
Line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only  
required if line 11 or 12 is completed)

Other Information

☐ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt: \_\_\_\_\_

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

☒ Yes ☐ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

☐ Yes ☒ No

original  
2018 agreement  
Michael  
Cibik

**FILER'S CERTIFICATION**

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on the Reaffirmation Agreement Cover Sheet.

Mark Scimeca

Signature

MARK SCIMECA / FILER, no attorney  
Print/Type Name & Signer's Relation to Case